

**Department of Personnel Administration  
Memorandum**

**TO: Personnel Management Liaisons (PML)**

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| <b>SUBJECT:</b><br>2006 Group Legal Services Insurance Open Enrollment | <b>REFERENCE NUMBER:</b><br>2006-004 |
| <b>DATE ISSUED:</b><br>1-30-06                                         | <b>SUPERSEDES:</b>                   |

This memorandum should be forwarded to:

**Personnel Officers  
Personnel Transactions Supervisors  
Personnel Transactions Staff**

**FROM:** Department of Personnel Administration  
Benefits Division

**CONTACT:** Sondra Cooper, Benefits Program Analyst  
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The annual open enrollment for the State's Group Legal Services Insurance Plan (GLSIP/Plan) is March 1 through April 30, 2006. During this enrollment period, eligible employees may enroll in the Plan and current enrollees can change their coverage from single to family/family to single, add/delete eligible dependents, and/or add a domestic partner or cancel coverage. Employees already enrolled in the Plan are **not** required to re-enroll each year to continue coverage.

This memo provides Plan eligibility criteria, effective dates of coverage and instructions for ordering Plan enrollment materials. The Benefits Administration Manual (BAM), Section 1500, has detailed information on ordering and processing enrollment forms for this program.

**CARRIER**

The Plan administrator, ARAG® North America, is a leader in the industry, providing high quality service and access to professional legal advice for State employees. To date, more than 29,000 State employees have enrolled in this program. The ARAG attorney network spans the state, and is accessible to employees located in other states. ARAG may be contacted at (800) 247-4184, TTY (800) 383-4184 or (<http://members.ARAGgroup.com/california>) or contact the DPA Benefits Program Analyst noted above for more information.

**PREMIUM RATES**

The monthly premium is **\$9.60** for individual coverage and **\$16.95** for family coverage (employee and one or more eligible dependents). Insured members can cancel coverage at any time. **Please discard any enrollment forms and brochures that contain old rates. The State Controllers Office (SCO) will not process enrollment forms that list incorrect premium rates.** See BAM Section 1500, Attachment C, for a copy of the current enrollment/cancellation application.

### **ELIGIBILITY CRITERIA**

Employees eligible to enroll in the State's GLSIP during this open enrollment period include:

1. Permanent or probationary employees with a time base of half-time or more, who are designated rank and file, managerial, supervisory, confidential, excluded/exempt:
2. Permanent-intermittent (PI) employees who have worked a minimum of 480 paid hours during the last control period ending June 30 or December 31 or a total of 960 paid hours in two consecutive (prior and current) control periods (January through December). See BAM Sections 1502 and 1503 for details:
3. Employees on Training and Development assignments or limited-term assignments with an appointment of six months or more, and whose time base is half-time or more, are eligible to participate in the program only if their permanent civil service appointment is in one of the eligible categories.

### **DEPENDENT ELIGIBILITY**

Eligible dependents are defined as:

1. A lawful spouse, domestic partner, or domestic partnership\*.
2. Any unmarried, dependent child under the age of 23 who has never been married;
  - a. children include natural, stepchildren, adopted children, and children for whom the employee is the legal guardian; and children of either domestic partner; and
  - b. any economically dependent child, 23 years of age or over if he/she is incapable of self-support because of a physical or mental disability who has never been married and is chiefly dependent on the eligible employee for support and maintenance.

Family members who are not eligible include the eligible employee's parents, grandparents, siblings, children under the age of 23 who are married, or who have been married, and children over age 23, unless disabled as specified above. Employees are responsible for notifying the Human Resources/Personnel Office and completing the necessary paperwork when a child loses dependent eligibility.

\*A Declaration of Domestic Partnership must be on file with the Secretary of State pursuant to the employee applying for this benefit. Note: Persons of opposite sex do not constitute a domestic partnership unless one or both of the persons are over the age of 62. Family Code section 297-297.5.

### EFFECTIVE DATES OF COVERAGE

The employee's effective date of coverage will begin on the first day of the pay period following the first premium (payroll) deduction.

| State Controller's Office receives Group Legal enrollment form by ...                                                                                                                                         | Employee's Group Legal coverage will be effective ... |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| March 10, 2006                                                                                                                                                                                                | April 1, 2006                                         |
| March 11 – April 10, 2006                                                                                                                                                                                     | May 1, 2006                                           |
| April 11 – April 30, 2006**                                                                                                                                                                                   | June 1, 2006                                          |
| **If April 30 falls on a Saturday, Sunday or holiday, or if the envelope is postmarked on Saturday applications may be accepted and processed through May 10 and will have an effective date of June 1, 2006. |                                                       |

Timely processing is important. Late enrollments **will not** be approved for a retroactive effective date. See BAM Section 1503 regarding waiver of open enrollment. Because this is a pre-paid plan a payroll deduction must appear on the employee's paycheck before coverage can begin. SCO will return any incorrectly completed forms to the Human Resources/Personnel Office for correction, which will delay the enrollment date. The date when the corrected form is returned to the SCO will determine the employee's effective enrollment date.

### EMPLOYEE COMMUNICATIONS

A variety of communications will be used to inform employees of the GLSIP open enrollment period. For example, an open enrollment packet will be mailed directly to the home address of approximately 165,000 eligible employees who are not currently enrolled in the plan. The packet contains a cover letter, an enrollment application, a Plan brochure, and a Legal Risk Assessment form. Employees will also be reminded of the open enrollment period through a global message on their paycheck stub for the March pay period (dated March 31, 2006.) In addition, the March 2006 DPA Benefits News will feature the 2006 GLSIP Open Enrollment. Please distribute this publication to your employees. The Benefit News can also be accessed via the DPA Web site at [www.dpa.ca.gov](http://www.dpa.ca.gov).

### ORDERING PLAN BROCHURES AND ENROLLMENT FORMS

During the open enrollment period, all eligible employees will receive an enrollment form and brochure in the mail. **DPA does not maintain these forms for distribution to departments.** Supplies are available from ARAG®. The toll-free number is 1-800-247-4184 or requests may be e-mailed to [service@araggroup.com](mailto:service@araggroup.com). Access to the State's Web site via ARAG is <http://members.araggroup.com/california>. Requests for supplies must include the physical address. ARAG ships via UPS ground delivery and materials cannot be delivered to a P. O. Box.

Departments only need to maintain an adequate supply of marketing materials and enrollment materials in stock for employees who become newly eligible (e.g., new hire, time-base change, PIs meeting the required control periods) and for after the open enrollment period for enrollees who have a status change (e.g., marriage, divorce, birth of a child or adoption, child reaching an ineligible age, etc.,) or for an employee who may wish to cancel Plan coverage.

### **EMPLOYEE TRAINING SESSIONS**

From February through April, representatives from ARAG Group and DPA will conduct employee training sessions throughout the state. The purpose of these sessions is to provide eligible employees with more detailed information regarding the GLSIP (i.e., what services are covered, how to access the Plan, the reason for waiting periods for certain services, etc.).

In order to maximize employee attendance, we have asked department Health and Wellness Coordinators to contact DPA if his/her department is interested in hosting a training session. We would appreciate your continued assistance by communicating this information to your offices/field locations via e-mail messages, memos, or other feasible communications methods. Information about the training session calendar can be accessed by clicking on the DPA Web site 2006 Benefits Events Calendar.

We appreciate your continued assistance in explaining the GLSIP to your employees and processing the enrollment documents on a timely basis. Your assistance was instrumental in a highly successful open enrollment last year with more than 4,300 employees enrolling in the Plan. If you have any questions regarding this memo, please call Sondra Cooper at (916) 324-9365, CALNET 454-9365, or email [sondracooper@dpa.ca.gov](mailto:sondracooper@dpa.ca.gov).

/s/ Debbie Endsley

Debbie Endsley, Chief  
Benefits Division